



Attend a Health Fair

Attend one of the GIC's health fairs to:

- Speak with health and other benefit plan representatives
- Pick up detailed materials and provider directories
- Ask GIC staff about your benefit options
- Take advantage of complimentary health screenings

Bring your family! There are four Saturday health fairs for your family's convenience. See page 27 for the schedule.

Inscripción Anual

La inscripción anual tendrá lugar a partir del 14 de Abril hasta el 16 de Mayo del 2008. Durante dicho período, usted como (empleado o jubilado del estado) tendrá la oportunidad de cambiar su seguro de salud. Si desea mantener los beneficios del seguro de salud que actualmente tiene no hace falta que haga nada. Su cobertura continúa en forma automática.

Usted deberá permanecer al plan de salud que seleccionó hasta el próximo período de inscripción anual aunque su médico o hospital se salgan del plan, a menos que usted se mude fuera del área de servicio.

Los cambios de cobertura entrarán en vigencia el 1 de Julio del 2008. Para obtener más información, sírvase llamar a Group Insurance Commission (Comisión de Seguros de Grupo) al 617.727.2310, extensión 1. Hay empleados que hablan Español que le ayudarán.

年度登記

年度登記在2008年4月14日開始，於5月16日結束。你可以利用這段時間改變你的醫療保險計劃。如果你希望保持你現有的保險計劃，則不必在此期間做任何事，你的保險計劃將自動延續。

如果你的醫師或是醫院退出你所選的醫療保險計劃，你必須保持你現有的保險計劃直到下一個登記年度才可以更改。若是你在期間搬出你現有的保險計劃服務區域，就另當別論了。

你的計劃改變在2008年7月1日生效。如有問題，請打電話給 Group Insurance Commission。電話號碼是 617.727.2310，轉分機 1。

Four-track Audiotape for Visually Impaired

If you know an individual who is visually impaired, please recommend that he or she call the Group Insurance Commission for a four-track *Benefit Decision Guide* audiotape: **617.727.2310 ext. 1.**

Our Website Provides Additional Helpful Information

www.mass.gov/gic

See our website for:

- GIC publications – including the *Benefits At-a-Glance* brochures, our *For Your Benefit* newsletter, and the *Benefit Decision Guides*
- The latest annual enrollment news
- Forms to expedite your annual enrollment decisions
- Information about and links to all GIC plans
- Answers to frequently asked questions
- Health articles and links to help you take charge of your health, including a hospital research tool (password: *quality*)



Ghi Danh Hàng Năm

Việc ghi danh hàng năm bắt đầu vào ngày 14 tháng Tư và chấm dứt vào ngày 16 tháng Năm, 2008. Trong khoảng thời gian này quý vị có cơ hội để thay đổi chương trình sức khỏe. Nếu muốn giữ chương trình sức khỏe hiện tại của mình, quý vị không cần phải làm gì cho việc ghi danh hàng năm. Bảo hiểm của quý vị sẽ tự động tiếp tục.

Nếu bác sĩ hoặc bệnh viện của quý vị không còn tham gia trong chương trình mà quý vị chọn, quý vị phải giữ chương trình sức khỏe của mình cho đến lần ghi danh công khai hàng năm kế tiếp, trừ khi quý vị dọn ra khỏi khu vực phục vụ của chương trình.

Những thay đổi của quý vị sẽ có hiệu lực vào ngày 1 tháng Bảy, 2008. Nếu có bất cứ thắc mắc nào, xin gọi Group Insurance Commission tại số 617.727.2310, số chuyển tiếp 1.

APRIL 2008

16 WEDNESDAY 12:00-5:00

Wrentham Developmental Center
Graves Auditorium
Littlefield Street
Wrentham

18 FRIDAY 11:00-2:00

Hampden County Sheriff's Department
Hampden County Correctional Center
627 Randall Road
Ludlow

19 SATURDAY 11:00-2:00

Mass Maritime Academy
Bay State Conference Center – Cafeteria
Academy Drive
Buzzards Bay

23 WEDNESDAY 11:00-3:00

Bristol Community College
Commonwealth Center – Building G
777 Ellsbree Street
Fall River

24 THURSDAY 11:00-3:00

Quinsigamond Community College
Library/Learning Center – Room 109
670 West Boylston Street
Worcester

26 SATURDAY 10:00-2:00

Massasoit Community College
Conference Center
770 Crescent Street
Brockton

28 MONDAY 10:00-2:00

U-Mass Amherst
Student Union Ballroom
Amherst

30 WEDNESDAY 12:00-5:00

Northern Essex Community College
The Tech Center – Rooms 103 A&B
100 Elliott Street
Haverhill

MAY 2008

1 THURSDAY 1:00-5:00

The Cummings School
40 Herman Street
Winthrop

2 FRIDAY 12:00-5:00

Templeton Developmental Center
Activity Center
212 Freight Shed Road
Templeton (Baldwinville)

3 SATURDAY 10:00-2:00

Northshore Community College
Health Professions & Science Building
1 Ferncroft Road
Danvers

5 MONDAY 11:00-4:00

Holyoke Community College
Bartley Center
303 Homestead Avenue
Holyoke

7 WEDNESDAY 10:00-3:00

McCormack State Office Building
21st Floor
1 Ashburton Place
Boston

9 FRIDAY 2:00-6:00

Mohawk Trail Regional High School
26 Ashfield Road
Shelburne

10 SATURDAY 12:00-5:00

Turners Falls High School
Great Falls Middle School – Cafeteria
222 Turnpike Road
Montague (Turners Falls)

15 THURSDAY 11:00-3:00

State House
Great Hall – 2nd Floor
Beacon Street
Boston

39-Week Layoff Coverage – allows laid-off employees to continue their group health and life insurance for up to 39 weeks (about 9 months) by paying the full cost of the premium.

CIC (Catastrophic Illness Coverage) – an optional part of the UniCare State Indemnity Plan/Basic. CIC increases the benefits for most covered services to 100%, subject to deductibles and co-payments. It is a Commonwealth of Massachusetts enrollee-pay-all benefit. Enrollees without CIC receive only 80% coverage for some services and pay higher deductibles. Over 99% of current Indemnity Plan Basic members select CIC.

CPI (Clinical Performance Improvement) Initiative – a GIC program which seeks to improve health care quality while containing costs for the Commonwealth and our enrollees. Claims data from all six GIC health plans were aggregated to identify differences in physician quality and cost efficiency, and this information was given back to the plans to develop benefit designs. GIC members are subsequently rewarded with modest co-pay incentives when they use higher-performing providers. Plans that use cost efficiency and quality information to develop tiered networks are designated as Select & Save plans.

DCAP (Dependent Care Assistance Program) – a pre-tax benefit that allows participants to set aside a certain amount of their income annually to use to pay certain employment-related dependent care expenses, such as child care or day camp, on a pre-tax basis. Open enrollment for this program takes place in the fall.

Deferred Retirement – allows you to continue your group health and life insurance after you leave state service. Until you receive a retirement allowance, you are responsible for the entire life and health insurance premium costs, for which you are billed directly. If you withdraw your pension money, you are not eligible for GIC benefits.

GIC (Group Insurance Commission) – a quasi-independent state agency governed by a 13-member commission appointed by the Governor. It provides and administers health insurance and other benefits for the Commonwealth's employees and retirees, and their dependents and survivors. The GIC also covers housing and redevelopment authority personnel, certain municipalities, and retired municipal teachers in particular cities and towns.

HCSA (Health Care Spending Account) – a pre-tax benefit that allows employees to contribute a set amount of their income for non-covered health expenses, such as co-payments, deductibles, eyeglasses and orthodontia. Open enrollment for this program takes place in the fall.

HMO (Health Maintenance Organization) – a health plan that provides coverage for treatment by a network of doctors, hospitals and other health care providers within a certain geographic area. HMOs do not offer out-of-network benefits.

Imputed Income – the value of any benefit or service that is considered income for the purposes of calculating federal taxes. GIC benefits subject to imputed income include the value of health insurance coverage for same-sex spouses and for non-IRS Dependents ages 19 to 26.

IRS Dependent for GIC coverage – Usually a full-time student age 19 to 24, handicapped dependent age 19 to 26, or dependent age 19 to 26 who receives at least half of his/her support from the insured and who has a gross annual income of less than \$3,200. See IRS Publication 501 and the GIC's website for details.

LTD (Long Term Disability) – an income replacement program for active employees providing a tax-free benefit of up to 50% of salary if illness or injury renders them unable to work for longer than 90 days. Employees pay 100% of the premium.

Networks – groups of doctors, hospitals and other health care providers who contract with a benefit plan. If you are in a plan that offers network and non-network coverage, you will receive the maximum level of benefits when you are treated by network providers.

PCP (Primary Care Physician) – physicians with specialties in internal medicine, family practice, pediatrics, and sometimes OB/GYN. For HMO members, you must select a PCP to coordinate your health care.

Portability – allows active employees who end employment with the Commonwealth to continue life insurance coverage at the same level of coverage. The premium for the portable life insurance coverage will be at the same rates you are insured for under the Commonwealth's group plan. Certain coverage and time limits apply.

PPO (Preferred Provider Organization) – a health insurance plan that offers coverage by network doctors, hospitals, and other health care providers, but also provides a lower level of benefits for treatment by out-of-network providers. A PPO plan does not require the selection of a Primary Care Physician.

Tier – co-pay groupings that are determined by value (drugs) or cost efficiency and quality (physicians and hospitals). Members pay lower co-pays for (higher value) Tier 1 drugs, doctors, and hospitals.

For More Information, Contact the Plans

*For more information about specific plan benefits, contact the individual plan.
Be sure to indicate you are a GIC insured.*

HEALTH INSURANCE		
Fallon Community Health Plan Direct Care Select Care	1.866.344.4442	www.fchp.org
Harvard Pilgrim Independence Plan	1.800.542.1499	www.harvardpilgrim.org/gic
Health New England	1.800.842.4464	www.hne.com
Navigator by Tufts Health Plan ■ Mental Health/Substance Abuse and EAP (United Behavioral Health)	1.800.870.9488 1.888.610.9039	www.tuftshealthplan.com/gic www.liveandworkwell.com (access code: 10910)
Neighborhood Health Plan NHP Care	1.800.462.5449	www.nhp.org
UniCare State Indemnity Plan/ Basic Community Choice PLUS <i>For all Indemnity Plans</i> ■ Prescription Drugs (Express Scripts) ■ Mental Health/Substance Abuse and EAP (United Behavioral Health)	1.800.442.9300 1.877.828.9744 1.888.610.9039	www.unicare-cip.com www.express-scripts.com www.liveandworkwell.com (access code: 10910)

OTHER BENEFITS		
Employee Assistance Program (EAP) <i>for State Agencies (United Behavioral Health)</i>	1.888.610.9039	www.liveandworkwell.com (access code: 10910)
Health Care Spending Account (HCSA) and Dependent Care Assistance Program (DCAP) (SHPS)	1.866.862.2422	www.mass.gov/gic
Life/AD&D Insurance (The Hartford) <i>Contact the GIC</i>	1.617.727.2310 ext. 1	www.mass.gov/gic
Long Term Disability (Unum)	1.877.226.8620	www.mass.gov/gic

FOR MANAGERS, LEGISLATORS, LEGISLATIVE STAFF, AND CERTAIN EXECUTIVE OFFICE STAFF		
Dental Benefits (MetLife)	1.866.292.9990	www.metlife.com/gic
Vision Benefits (Davis Vision)	1.800.650.2466	www.davisvision.com (control code: 7852)

ADDITIONAL RESOURCES		
Internal Revenue Service (IRS)	1.800.829.1040	www.irs.gov
Social Security Administration	1.800.772.1213	www.ssa.gov
State Board of Retirement	1.617.367.7770	www.mass.gov/treasury/srb.htm

OTHER QUESTIONS?

Call the GIC: 1.617.727.2310, ext. 1, TDD/TTY: 1.617.227.8583 ■ www.mass.gov/gic